



# **Michigan Association of COMMUNITY MENTAL HEALTH Boards**

## **Testimony before the House Health Policy Committee** **June 9, 2009**

Representative Corriveau and Members of the Committee:

My name is Amy Zaagman. I am associate director of the Michigan Association of CMH Boards. I submitted written comments on the House Bills 4183 & 4476 last week and appreciate your indulgence in allowing me to speak this week.

MACMHB stands solidly with the Partners for Parity position on these bills that it is wrong to single out one disorder from the host of disorders that affect the brain. Most, if not all of you, have had meetings in the past few months from members of our coalition and a majority of you agreed to cosponsor House Bills 4597 – 4600 sponsored by Reps. Byrnes, Johnson, Pearce and Warren.

And so I come to share today that the mental health and developmental disabilities community remains hurt and confused as to why this committee views moving autism-only bills that amend the exact same sections of statute as anything other than discriminatory. We have reached out to the autism advocacy community to work together on comprehensive bills and have been rebuffed. We have, at every opportunity, given language to the sponsors of these bills as to how we could cover all Michigan families struggling with brain disorders and yet, we are here today on the verge of moving autism-only bills. Comprehensive bills have been done in other states and if we work together we are convinced it could be done here.

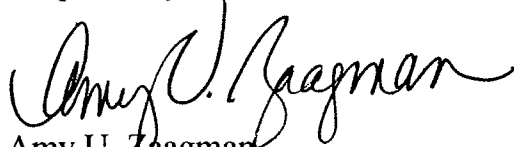
Perhaps the hardest pill to swallow is that these are not just autism-coverage bills....they mandate specific coverage and require insurers to operate outside the realm of managed care and utilization review and force them into a statutory definition of “medical necessity” not found anywhere else in Michigan law. It is quite possible if not crafted properly and passed, these bills could increase premiums that will provide the ammunition to make sure we never get full parity bills.

For fourteen years, Partners for Parity has had these conversations – with legislators, with the insurance industry, with the Economic Alliance and the Health Purchasers Coalition. HB 4597 – 4600 do not represent our wish list – they represent a finely tuned compromise that would simply require that an insurance policy that covers brain disorders to do so on par with physical illness. (They seem to be such a good model that we had this approach introduced several sessions ago, before it was adopted in the recently-passed federal bills!) They can be rated and sold by insurers and the experience of 42 other states tells us that it will not cost insurance purchasers more – in fact, with all offsets regarding absenteeism, disability and physical care savings it saves money for employers.

We have been asked to sit by today and see these autism-only bills as “a baby step” or “progress” and accept the “political reality” that the momentum only exists to move the autism bills. None of these things are acceptable to us...not to any of us here today who represent the families, practitioners and a sorely under-funded public mental health system that are struggling to find a way to meet the needs of under-insured individuals. Most of all, I can tell you that is it not understandable to the hundreds of your constituents who get up every day and go to work to EARN their insurance coverage but because they, or a family member, have a brain disorder they have to worry that the coverage will exclude or price them out of needed treatments. One person I recently spoke with said, “oh, yeah, I guess it is because those people can afford billboards.”

House Bills 4183, 4476 as well as 4597 – 4600 all have one thing in common – they want to fight discriminatory insurance practices that have existed for decades – long before many of the current treatments and research were available. We fight discrimination and the societal stigmas that exist regarding mental illnesses and developmental disabilities every day...I implore you not to send the message that the rest of Michigan families struggling with brain disorders don't deserve your help today.

Respectfully submitted,

A handwritten signature in black ink, reading "Amy U. Zaagman". The signature is fluid and cursive, with the first name "Amy" and last name "Zaagman" clearly legible.

Amy U. Zaagman  
Associate Director